

United States Bankruptcy Court
Eastern District of Virginia
701 East Broad Street
Richmond, VA 23219

Case Number 14-34787-KRH
Chapter 7

In re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Frances B. Daniel
119 Monath Road
Richmond, VA 23236

Last four digits of Social-Security or Individual Taxpayer-Identification (ITIN) No(s)., (if any):

Debtor: xxx-xx-8841

Employer Tax-Identification (EIN) No(s). (if any):

Debtor: NA

DISCHARGE OF DEBTOR

It appearing that the debtor is entitled to a discharge,

IT IS ORDERED:

Frances B. Daniel is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

FOR THE COURT

Dated: January 30, 2015

William C. Redden, CLERK

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:* There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts that are Not Discharged.

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes (in a case filed on or after October 17, 2005);
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts.
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans (in a case filed on or after October 17, 2005).

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 Eastern District of Virginia

In re:
 Frances B. Daniel
 Debtor

Case No. 14-34787-KRH
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0422-7

User: bullockn
 Form ID: B18

Page 1 of 2
 Total Noticed: 38

Date Rcvd: Jan 30, 2015

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 01, 2015.

db
 12536821 +Frances B. Daniel, 119 Monath Road, Richmond, VA 23236-2957
 ++COLUMBIA CREDITS INC, PO BOX 1607, THE DALLES OR 97058-8005
 (address filed with court: Columbia Credits Inc, Po Box 1179, The Dalles, OR 97058-0000)
 12536820 +Columbia Collections I, 12400 Se Freeman Way Ste, Milwaukie, OR 97222-4620
 12536823 +Commonwealth Anesthesia Assoc., P.O. Box 35808, Richmond, VA 23235-0808
 12536833 +Michael Capek, Po Box 1179, The Dalles, OR 97058
 12536835 +Monument Pathologists, Inc., Post Office Box 35781, Richmond, VA 23235-0781
 12536836 +Monumental Pathologist, 415 N Edgeworth St Ste 2, Greensboro, NC 27401-2071
 12536837 +Providence Hood River, 12400 Se Freeman Way Ste, Milwaukie, OR 97222-4620
 12536838 +Rbs Citizens Na, 1000 Lafayette Blvd, Bridgeport, CT 06604-4725
 12536840 +Stern & Associates, 415 N Edgeworth St Ste 2, Greensboro, NC 27401-2071
 12536841 +Suntrust Bank, 7455 Chancellor Dr, Orlando, FL 32809-6213
 12536848 Wachovia, Post Office Box 15153, Wilmington, DE 19886-5513
 12536812 +Winslow & McCurry, PLLC, Christopher M. Winslow, 1324 Sycamore Square,
 Midlothian, VA 23113-4668

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr
 +EDI: QBEROBINSON.COM Jan 31 2015 01:53:00 Bruce E. Robinson, P.O. Box 538,
 415 E. Atlantic Street, South Hill, VA 23970-2701
 12536813 +EDI: AMEREXPR.COM Jan 31 2015 01:53:00 Amex, Po Box 297871,
 Fort Lauderdale, FL 33329-7871
 12536815 EDI: BANKAMER.COM Jan 31 2015 01:53:00 Bk Of Amer, Po Box 982235,
 El Paso, TX 79998-0000
 12536814 +EDI: TSYS2.COM Jan 31 2015 01:53:00 Barclays Bank Delaware, 125 S West St,
 Wilmington, DE 19801-5014
 12536816 EDI: CAPITALONE.COM Jan 31 2015 01:53:00 Capital One, PO Box 85184,
 Richmond, VA 23285-5184
 12536817 +E-mail/Text: bankruptcy@cavps.com Jan 31 2015 02:01:27 Cavalry Portfolio Serv,
 Po Box 27288, Tempe, AZ 85285-7288
 12536818 +EDI: CHASE.COM Jan 31 2015 01:53:00 Chase, Po Box 15298, Wilmington, DE 19850-5298
 12536822 +EDI: WFNNB.COM Jan 31 2015 01:53:00 Comenity Bank/Lnbryant, Po Box 182789,
 Columbus, OH 43218-2789
 12536825 +EDI: DISCOVER.COM Jan 31 2015 01:53:00 Discover Fin Svcs Llc, Po Box 15316,
 Wilmington, DE 19850-5316
 12536826 +EDI: BANKAMER2.COM Jan 31 2015 01:53:00 FIA Card Services, P. O. Box 15726,
 Wilmington, DE 19886-0001
 12536827 EDI: RMSC.COM Jan 31 2015 01:53:00 GE Money Bank, P.O. Box 960061,
 Orlando, FL 32896-0061
 12536828 +EDI: HFC.COM Jan 31 2015 01:53:00 Hsbc Bank, Po Box 9, Buffalo, NY 14240-0009
 12536829 +EDI: CBSKOHL.COM Jan 31 2015 01:53:00 Kohls/Chase, N56 W 17000 Ridgewood Dr,
 Menomonee Falls, WI 53051-7096
 12536830 +EDI: WFNNB.COM Jan 31 2015 01:53:00 Lane Bryant Retail/Soa, 450 Winks Ln,
 Bensalem, PA 19020-5932
 12536831 +EDI: RESURGENT.COM Jan 31 2015 01:53:00 Lvnv Funding Llc, Po Box 10497,
 Greenville, SC 29603-0497
 12536832 +EDI: TSYS2.COM Jan 31 2015 01:53:00 Mcdysnb, 9111 Duke Blvd, Mason, OH 45040-8999
 12536834 +EDI: MID8.COM Jan 31 2015 01:53:00 Midland Funding, 8875 Aero Dr Ste 200,
 San Diego, CA 92123-2255
 12536839 +EDI: SEARS.COM Jan 31 2015 01:53:00 Sears/Cbna, Po Box 6283, Sioux Falls, SD 57117-6283
 12536842 +EDI: RMSC.COM Jan 31 2015 01:53:00 Syncb/Belk, Po Box 965028, Orlando, FL 32896-5028
 12536843 +EDI: RMSC.COM Jan 31 2015 01:53:00 Syncb/Dillards, Po Box 965024,
 Orlando, FL 32896-5024
 12536844 +EDI: RMSC.COM Jan 31 2015 01:53:00 Syncb/Qvc, Po Box 965018, Orlando, FL 32896-5018
 12536845 +EDI: RMSC.COM Jan 31 2015 01:53:00 Syncb/Samsdc, Po Box 965005, Orlando, FL 32896-5005
 12536846 +EDI: WTRRN BANK.COM Jan 31 2015 01:53:00 Tnb - Target, Po Box 673,
 Minneapolis, MN 55440-0673
 12536847 +EDI: TSYS2.COM Jan 31 2015 01:53:00 Visdsnb, 9111 Duke Blvd, Mason, OH 45040-8999
 12536849 EDI: WFFC.COM Jan 31 2015 01:53:00 Wf Card/Wb, Po Box 5445, Portland, OR 97228-0000
 TOTAL: 25

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

12536819 ##Citizens Bank, Post Office Box M, Providence, RI 02901-1683
 12536824 ##+Credit Adjustment Bo, 306 East Grace Street, Richmond, VA 23219-1795

TOTALS: 0, * 0, ## 2

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
 will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
 debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

District/off: 0422-7

User: bullockn
Form ID: B18

Page 2 of 2
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***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 01, 2015

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 30, 2015 at the address(es) listed below:

Bruce E. Robinson bruce.robinsontr@gmail.com,
therese.rogerstra@gmail.com;ruth.alexander.bka@gmail.com;brobinson@ecf.epiqsystems.com
Christopher Mark Winslow on behalf of Debtor Frances B. Daniel chris@chriswinslow.com,
winslowparalegal@gmail.com

TOTAL: 2